

Angie Lake

From: Khadija Fobbs <khadijafobbs@gmail.com>
Sent: Wednesday, November 12, 2014 7:30 AM
To: Angie Lake; Angelique G. Day
Cc: Hosner, Cameron D.; J Mitchell
Subject: Testimony regarding HB 5775

Dear Michigan House of Representatives Committee on Families, Children, and Seniors members:

I am emailing to provide written testimony in support of HB 5775 -the "Foster Child Identification Theft Protection Act".

This legislation around protecting the identity and credit of our most vulnerable children and youth in foster care is essential to their stability as adults. I have worked for the last 11 years with the Michigan Youth Opportunities Initiative (MYOI), supporting youth 14-24 who have been in Michigan's foster care system. Much of that work centered around helping youth attain bank accounts, saving for long-term assets, and making matched savings purchases for housing, education and transportation. A large number of these youth have not been able to open a bank accounts because of identity theft or credit fraud. This has impacted their ability to utilize matching dollars available to them through our program which supports long-term stability. Identity theft issues has negatively effected their ability to rent a safe apartment or to purchase a used car to get to work. One young woman from foster care who is now in her early 20's, participated in an employment and education program with me this summer. She was in tears when she learned that a mortgage and car note was in her name from years past and she was completely unaware. She is still working to try and resolve this complicated matter. The situation was emotionally devastating to her and has caused numerous complications in securing stable housing.

It is critical that we protect children who have been in foster care from the devastating impact of poor credit and unwarranted debt. I appeal to all Committee members to support HB 5775- the "Foster Child Identification Theft Protection Act."

Sincerely,

Khadija Walker-Fobbs

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